## Remarks at the Congressional Hispanic Caucus Institute Dinner September 25, 1996

Thank you. Thank you so much. Well, I thought I had had a long day in Pennsylvania. [Laughter] I went to Pittsburgh and to Robert Morris College. Robert Morris was one of the main financiers of the American Revolution, and he quit the Continental Congress in 1778 because he thought they were printing too much hot money. I guess he would have quit the Congress in the 12 years the other folks were making economic policy. [Laughter]

I announced there, with Secretary Rubin, a new savings instrument for the American people, a bond that will appreciate with inflation, an inflation-proof savings bond that the American people will be able to buy from now on, so that families that are trying to save for their children's education or their retirement will always know that inflation will not eat up the value of a secure Government investment. I'm very proud of that; it was a good day.

I went then to Philadelphia, and I went down to the south side to eat a Philly cheesesteak; a lot of you have done that. And all the people were gathering in the neighborhood, and I met a lady who had just been in our country for 3 months. She had moved here from Hong Kong and she introduced me to her children and she said, "I can't believe this happens in America." I said, "Well, ma'am, that's the way it works here. I work for you, not the other way around." [Laughter] And she was pretty happy about that, and I was glad to see it.

So then I went to two events there and came home just in time to put on my uniform so I could come and be with you. [Laughter] I thank you, Ed Pastor, for your leadership. I thank all the members of the Congressional Hispanic Caucus for their service to our country. Thank you, Rita Elizondo, for your leadership with the Caucus Institute; the Institute Fellows, thank you for your support. John Quinones, I wish I had heard you; you're probably better at this than I am. To the members of my Cabinet who are here and the members of our administration in every facet of it, I thank you for your service and for being here.

I would like to say a special word of thanks to my longtime friend Congressman Kika de la Garza. I heard the last of his remarks outside, and I loved it. I wish I had heard the whole thing. He is a wonderful man, much loved and much respected. He will be much missed, and we wish him well and thank him for his remarkable service.

As Ed said, this is the 4th year you have invited me and the 4th year I've showed up. You know, by this time of the year I'm normally pretty tired, even when it's not an election year. I come here out of purely selfish motives. There is more energy in this room than any other place I go all year long and you get me going, you know. As all of you know, I have been trying to sort of improve my Spanish as my daughter races off into the sunset of increasing fluency, and I try to demonstrate that every year. And it was suggested that I try to do something different this year, that maybe I should do the macarena, but Al Gore has a corner on that. I can't begin to move in the way he does doing that. So how about this: Siempre es un placer estar con ustedes.

Now, tomorrow I will get a grade on this from Bill Richardson. I hope the others will be more gracious.

This is the 19th anniversary of the Caucus Institute. You have worked to do some profoundly important things. You have worked to demonstrate what I have been working for in America, opportunity for all, responsibility from all, and an American community that truly includes all of us. For the last few weeks I've had the extraordinary opportunity to get out and around our country again. Hillary and Al and Tipper and I have traveled by rail, by bus; we've gone all over America. We've asked people everywhere to help us build the bridge to the 21st century. And frankly, I have been overwhelmed by the hope, the conviction, the energy, the determination that I see in the faces of people.

We were in Seattle not very long ago, in the rain. And I know it always rains in Washington, but 35,000 people waited, some of them up to 4 hours, in the rain to say they wanted to build a bridge to the 21st century that we could all walk across. They did not think that we should walk away from one another, and

they believed it does take a village to raise a child and build a country.

Now, that's a far cry from where we were 4 years ago. We had high unemployment, the slowest job growth since the Great Depression, stagnant wages, rising crime, increasing cynicism among our people, and evidence of division that was truly troubling. Washington had been caught up for too long, in my view, in asking who's to blame and too shortly—had spent too little time in asking the question that I always ask everybody when they bring me a problem. I ask, "Well, what are we going to do about it?" That's important: What are we going to do? Not who can we blame, not how can we divide the American people for our political advantage, but how can we come together and meet our challenges, advance our values, and give our children a better future.

Well, we've been working at that for 4 years now, and we've gotten some pretty good results. If you look at them, they're hard to dispute. In the last 4 years we've got 10½ million new jobs. In the last 4 years we have record numbers of new small businesses. We have record numbers of new businesses owned by all kinds of minorities and women. We have an astonishing growth in homeownership; it's at a 15-year high. The combined rates of home mortgages, unemployment, and inflation are at a 28-year low.

Of the 10½ million new jobs, 1½ million of those jobholders were Hispanic-American. Crime has gone down in this country 4 years in a row. The welfare rolls are down by nearly 2 million. Child support collections are up 40 percent, about \$3 billion. Twelve million Americans have been able to take some time off under the family and medical leave law when a baby is born or a parent is sick.

Under the increase which the Congress voted in 1993 in the earned-income tax credit, 15 million working families have been given a tax cut. It's worth about \$1,000 in lower taxes to a family of four with an income of less than \$28,000, and that's most Hispanic families in the United States. And that's one big reason that the welfare rolls are down, because we're making work pay. On October 1st, 10 million more Americans will get a pay raise when the minimum wage increase goes into effect.

In addition to that, we have moved hard to help small businesses where most of the new jobs are being created. Every small business in America is now eligible for a substantial tax cut when they spend more money to invest in their business, to become more productive or hire new people. People who are self-employed are now getting a bigger tax deduction on their health insurance premiums. And we've made it a lot easier for people in small business to take out pensions for themselves and their employees and then to take those pensions from job to job.

The Kennedy-Kassebaum bill says to 25 million Americans you can't be denied health insurance anymore just because you changed jobs or because someone in your family has been sick—a very important advance. And I'm very pleased that at the end of this session of Congress we finally were able to get an agreement that new mothers and their newborns should not be thrown out of the hospital before the doctor says that they are ready to leave.

We're breathing cleaner air. Our food standards have been improved. We've shut down more toxic waste dumps in the last 3 years than the previous administration did in the last 12 the last two. Our deficit has gone down 4 years in a row for the first time since before the Civil War. That's the good news. Do you want the bad news? The President who did that was John Tyler, and John Tyler did not win reelection. [Laughter] But it was still a good thing to do, and it's too bad it's been 150 years since it happened. And we're better off because that means lower interest rates. It means lower interest rates on your car payments, your house payments, your credit card payments, lower interest rates for business people who borrow money to invest and grow the American economy.

Clearly, if you look at all the evidence we are moving in the right direction, and we need to keep right on going in that direction.

In addition to the 1½ million new jobs for Hispanic-Americans, more than 220,000 of those new businesses are owned by Hispanics. The unemployment rate has gone down to single digits for the first time in a long time for Hispanics, wages are on the rise. We are clearly moving in the right direction.

Now, one reason I believe that we've been able to do these things is that I have done my best to create, as Ed alluded to, a real partnership that includes everybody in America who's willing to work with us for the common good. I was rather surprised when I came to Washington that I was attacked even by some people who claim to be progressive, for making

an honest effort to put together an administration that looked like America. I said that I would never sacrifice quality. I said I believe we could have excellence and diversity, but I thought it was worth taking a little time to have both because I thought we would be more effective.

If you look at our judicial appointments, which includes a record number of Hispanics, a record number of other minorities, those judicial appointments as a group have the highest ratings from the American Bar Association of any Presidencies since they have been doing the ratings. You can have excellence and diversity.

It's also important that we recognize that in our policymaking and in our politics we have people involved. You know that this room is full of members of my administration. I mentioned them before, but I want you to know that I'm proud of each and every one of them. Their voices are heard, their work is legendary, and they have made a difference for you and for all the American people. I am proud of them.

I'd also like to thank the Hispanic-Americans who are in our campaign—Linda Chavez-Thompson, the highest ranking Hispanic in organized labor, our honorary chair; Ray Martinez, who's left the White House to go work in our reelection; and Mickey Ibarra, who's serving as a senior adviser, my senior Hispanic in the campaign.

I'd like to make another announcement tonight. Our campaign, as all campaigns do, has to have certain funds accumulated which we have to save for other purposes later. We have decided to deposit \$5 million equally among four minority-owned banks, two Hispanic banks and two African-American banks. One is the largest Hispanic-owned commercial bank in our country, the International Bank of Commerce in Laredo. The other is the Banco Popularo of Puerto Rico, which has a branch in New York.

The \$1½ million going to each bank will help them to support inner-city development; it will stimulate growth in other investment. It means job stability and new life for their communities. This is the first time, I was surprised to learn, that any national campaign has made this kind of commitment to any minority-owned bank, and I think it is a very good thing to do.

Ed was saying when he introduced me that we've done a lot of good things together, but

that is in the past. I didn't like quite the tone of it, but I don't think he meant it that way, do you? [Laughter] But it reminded me of a story once. When I was running for reelection as Governor of my home State in 1984, I went through a litany of things that I had done as Governor, just kind of like I just did with you. And all I said—and frankly, I thought it was a great speech—I was out in the country giving this speech on a country crossroads, and there was a man in overalls in the mountains of North Arkansas, in the Ozarks, leaning up against a tree—he'd always supported me—listening to this speech. I mean, I thought it was really great. I thought I was terrific.

So after it was over I went up to him, and said, "Well, what do you think." He said, "Well, that's a pretty good speech." He said, "I heard all that about what a good job you did. But," he said, "now, after all, that is what we hired you to do, and you did draw a paycheck every 2 weeks." [Laughter] He said, "This election is about what you're going to do if we give you a new contract, not what you did before." And in truth, that is what this election is about. And my record and the record of all those others who are running for office is really relevant only as an indication of what we will do in the future and whether our general view of the direction for our country is right or wrong.

I believe that this is a profoundly important election because we will decide whether to validate my view, which is that what we ought to be doing is breaking out of the old stale debates that paralyze politics up here too long and being really committed to finishing the work of building that bridge, so that every American has the opportunity to make the most of his or her life; so that we are growing together, instead of coming apart, we're beating the odds in the rest of the world consumed by ethnic and religious and tribal and racial hatreds. We're going to say, "No, in America we're going to be together. We're going to make a virtue of our diversity and wear it like a badge of honor and a cloak of pride."

But to do that we have to decide: Are we going to build a bridge to the future or try to build a bridge to the past? Is it going to be a big, wide bridge strong enough for everybody to walk across and strong enough to stay up so that all of our kids and grandkids can walk across it after us? And are we going to

build it together? Do we think it takes a village, or do we think you are better off on your own? Is the Government inherently bad and part of the problem and totally irrelevant to this modern, high-tech entrepreneurial world, or is the Government inherently neither good or bad, simply the servant of the people that has a role to play but not the only role in the partnerships that we have to create? These are the questions we must face in this election.

I want to build a bridge to the 21st century that will keep this economy growing until everybody has a chance to live up to the fullest of their abilities. That means a lot of things. It means, yes, we have to go on and balance the budget because that will keep interest rates down and that will help you to grow, those of you in the private sector to grow this country. But it means we have to do it in a way that honors our obligations to our parents and our children, to those who through no fault of their own need our help and will do better, and so will we, if they get a little of our help. We have to honor our obligations to the environment and to our future. We have to invest in education and in research and technology.

And if we walk away from those things, we will pay a terrible price, and no one will do as well as all of us will if we work together.

Can we have tax cuts? Yes, we can, but they ought to be targeted to the people who need them and to the places that will do the most good, to childrearing, to paying for college education, to helping people pay for health care or to buy a first-time home or not imposing taxes on the gain people have when they sell their homes because that's the only savings a lot of families have. We can pay for those things and balance the budget and protect Medicare, Medicaid, education, and the environment. That's the right direction for the future, and that's the way to build a bridge we can all walk across.

We also have to commit ourselves to the proposition that in the modern world education is more important even than it was for us and our parents, that our children will be doing jobs that have not been invented yet, that many of them will be doing jobs that have not been imagined yet. And so it is unacceptable that 40 percent of our third graders cannot read on their own. That's why I have a plan to mobilize an army, literally an army, of reading tutors to work with teachers and schools and with par-

ents so that by the year 2000 every 8-year-old can pick up a book and say, "I can read this all by myself." That is terribly important.

We must also understand that technology, if we use it right, offers us an opportunity to democratize educational opportunity and educational excellence in ways that were never before attainable. If we achieve the goal that the Vice President and I have set out, to hook up every classroom and every library not only with computers and software and trained teachers but to the information superhighway, to the Internet, to the World Wide Web, to all these interlocking networks of information, if we do that by the year 2000, then for the first time in American history the children in the poorest, remotest school district in the mountains of my home State of Arkansas, the children in the poorest school districts in south Texas, the children in the poorest inner-city neighborhood will for the first time ever have access to the same information in the same way in the same time as the children in the wealthiest districts of the United States. It will explode opportunity in the United States if we do it.

And finally, we ought to build a bridge to the 21st century that says we're going to create education for a lifetime for everyone beginning with the proposition that everybody who's willing to work hard ought to be able to go to college, and we're going to make it available to every single person in this country.

We can do it pretty simply. Almost every American lives within driving distance of a community college. I want to say, "If you'll go get 2 years of education after high school, so that we can make that as universal in 4 years as a high school education is today, you can take the cost of a typical community college tuition right off your tax bill, dollar for dollar, a tax credit for 2 years to do that." That's paid for in our balanced budget plan.

I want to say you can save in an IRA and withdraw money from that IRA with no tax penalty at all if you're paying for a college education. And I believe we ought to let people deduct the cost of any education after high school for the tuition, up to \$10,000 a year, for undergraduate school, graduate school, you name it, that money will pay itself back many times over.

I want to build a bridge to the 21st century where everybody has a chance to work. And I want to challenge every one of you now to examine what your own responsibilities are under this new welfare reform law. Let me explain to you exactly what it says, and imagine what it means in a community where you live. The law says that the United States will continue to guarantee to poor families eligible for welfare health care, nutrition, and if the parent goes to work, more child care by far than ever before. But the monthly welfare check which used to go-which is part Federal money, part State money—which used to go direct to the recipient may still continue to do that, but now the States have to come up with a plan that will be community-based to move people who are able-bodied from the welfare check into a paycheck within 2 years.

Now, the only way this will work is if in every community in the country, employers and churches and nonprofits and educational institutions, as well as people involved in social work are actively involved in this.

I was just in Kansas City—let me just give you this example, because it's important, anybody can do this. Two years ago our administration gave the State of Missouri a waiver to try an experiment in Kansas City that I have been begging for years every place in America to do. Here's what they do in Kansas City. They say, "If you will hire a new employee—not a replacement but a new employee-from the welfare rolls, we'll give you the welfare check for up to 4 years as a wage supplement. And if you're a small-business person and you don't have a health care policy, we'll cover them with Medicaid for 4 years. And in that 4 years you have to pay them at least \$6 an hour above the minimum wage, but let's say the welfare check is worth \$2 an hour, or \$2.50, you keep that, and that's what we pay you for helping us give those folks a new life, for training them, for investing in them, for dealing with people who may have never been in the workforce before and all the little problems that may mean, but we want you to give them a new chance.'

I met a man running a business with 25 employees, 5 of his employees are people who came from the welfare rolls. He says they're all doing great. And when they leave, if they leave early, he can keep that position for up to 10 years if he'll keep bringing people onto the welfare rolls. Folks, if we do that in every community in the country and people like you sign up and say, "What can I do? This is now my problem. I'm tired of complaining about it.

We have a responsibility to give people a future and the ability to support their children, and I will participate." We can solve this problem, and we'll have a community-based support system for poor families that is work-oriented and that does not isolate people. But we have to do it, and I am committed to helping the States and the cities create a million new jobs to solve that problem in the next 4 years, and I want to ask you to help.

Let me say, there's a lot more things that I could talk about. There are things we have to do in crime, things we have to do in the environment. We have health care challenges still to go. Our balanced budget plan helps people keep their health insurance when they're between jobs for 6 months—5 million people a year change jobs and are without health insurance for some time just because they're changing jobs and they're unemployed for several months. We have a lot more to do.

But the main thing I want to say to you is we have to decide whether we believe we have an obligation to work toward this future together. This is not about big Government. We have the smallest Government in Washington we've had since President Kennedy was here. And as a percentage of our workforce, it's the smallest it's been since Franklin Roosevelt took the oath of office in 1933. That is a red herring. But we do need—we do need—a Government that can bring us together and help us to go forward together.

There are some things we cannot do on our own. We're building a supercomputer with IBM, and IBM is no tiny company, they needed us to help. It's a research project that will give us a supercomputer that—listen to this—will do more calculations in one second than you can go home and do on your hand-held calculator in 30,000 years. Now, I don't know about you, but I think it's worth it, I want America to have the first one of those. And it means more jobs and more discoveries.

Every time we send a mission into space we learn something else about how the human body works and we learn something else about the Earth's environment that will help our children and our grandchildren create opportunity and live in a better world. The investments we have made in the last few years have reaped untold benefits. The average life expectancy of people with AIDS and HIV has more than doubled

in the last 4 years alone because of medical research and moving drugs to market faster.

A lot of you were very moved, as I was, I'm sure, by Christopher Reeve's wonderful speech at the Democratic Convention. At about the time he made that speech, just a few days before, for the first time in history laboratory animals whose spines had been severed had movement in their lower limbs because of nerve transplants. That's what research brings you.

So it is simply not true that we do not need to invest in our common future—whether it's education, the environment, health care, research, or technology. We do. It does take a village and we do have to build a bridge and that is the decision before the American people that I know you, the most family-oriented group in the United States, will help to make the right decision.

Let me also say a strong word of thanks to every Member of Congress here today that helped us to get that Gallegly provision out of the immigration bill. It was a great victory.

For the life of me, I could never understand why the leaders of the other party wanted to put that provision in and try to turn teachers into people who would be putting kids on the street—when every law enforcement agency, every education agency in the world said so. So we got it out of there. Oh, if it comes to my desk, it's history. But I don't think the Gallegly amendment will even pass now. I don't believe the Senate will vote for it. I believe when it's put up there, I doubt very seriously that the Senate will do that. But, anyway, for those of you that helped to get it out, I thank you.

Let me also say that I do believe we should have a tough, strong defense against people who violate our immigration laws, because it's unfair to people who wait in line to be legal immigrants. But I'm proud of the fact that this year, by the end of 1996, more than one million people will have become citizens by naturalization in one year. That is more than twice as many as last year. And I think one of the things that's happened here in this very ill-advised assault on legal immigrants, the people who have carried it on have made a lot more people interested in becoming citizens and exercising their right to vote and being heard and saying we don't appreciate people who try to divide the American people. And that is a very positive thing.

Let me just close with this thought: There's no country in the world better positioned for the 21st century than we are, in no small measure because of you. Our neighbors to the south, all the way to the tip of South America, are the second fastest growing region in the world. They're our trading partners, our friends, all but one of their countries is a democracy. If you think about how well America is positioned, what we have to do is to create the conditions in which we have opportunity and responsibility so we're making progress on our own challenges here at home. And then we have to beat this terrible thing that has bedeviled the rest of the world, this curse of the human spirit which makes whole groups of people believe that the only way they can exist and feel important is if they have some other group of people to look down on, to hate, to fight, to shoot.

Look at Bosnia, a small country where biologically the Croats, the Serbs, and the Muslims are indistinguishable. There is no true ethnic difference. They are in different groups because of accidents of political history. They lived together in peace and harmony for decades, and in no time at all they were killing each other's children. Now we've had peace for several months, nearly a year; now we've had elections. It's going to be a long road back for people that had, among other things, one of the most beautiful cities in the world in Sarajevo and were willing to throw it all away just so they could feel superior to somebody else.

Look at Northern Ireland, where they had a cease-fire for 15 months, and Hillary and I went over there and the Catholics and the Protestants lined the streets together and cheered. And people who did not have the patience for peace broke the cease-fire. Then others did things that were foolish. Now they're back to arguing about battles that occurred 600 years ago, that have nothing to do with the future of any Catholic or Protestant child in Northern Ireland.

Look at the Middle East, where every day we see both the exhilaration and the heartbreak that comes from the progress of peace and the shattering of hopes because they cannot lay down the things which have driven stakes in too many hearts. Some people say I overreact when a church is burned or a synagogue is defaced or an Islamic center is destroyed in this country. But what makes this country work is you don't have to be in any ethnic or racial

or religious group; all you have to do is say I believe in the Declaration of Independence, the Constitution, the Bill of Rights, show up tomorrow, do the right thing, raise your kids, and you're part of our country. That is what is special about America.

And so, I understand there are difficult issues, and I understand when people are having a hard time economically they get frustrated. But that's why I fought to mend affirmative action instead of destroy it. That's why I stood against Proposition 187 in California and the CPRI, because I think we have to prove that America is different. And we're going to be given a chance

Think how tragic it would be if having won the cold war for freedom, seeing the nuclear threat recede—I was so proud that America was the first country to sign the Comprehensive Nuclear Test Ban Treaty yesterday at the United Nations, banning all nuclear testing forever. Think how tragic it would be if we did all that and then we saw the world consumed by terrorism, by weapons of mass destruction like biological and chemical weapons, by organized crime and drug gangs and all that, but all of it rooted in nations consumed by tribal, racial, ethnic, and religious hatred.

It does not have to be that way. We know better. We know better.

So all of us, but especially you, who have succeeded, who are articulate, who can pierce people's heart and get people's reasoning going, you've got to say one of the things that we have to say to ourselves and to the world in this season of democratic choosing is this is one country, we like our diversity, we are proud of it, and we are going to take it into the next century. All of us are going across that bridge because we know if we do that our best days are still ahead.

Thank you, and God bless you all.

NOTE: The President spoke at 9:50 p.m. at the Washington Hilton Hotel. In his remarks, he referred to Representative Ed Pastor, chair, Rita Elizondo, executive director, and Representative Bill Richardson, board of directors, Congressional Hispanic Caucus Institute; ABC newsman John Quinones, master of ceremonies; and actor Christopher Reeve.

## Remarks on Signing the Departments of Veterans Affairs and Housing and Urban Development, and Independent Agencies Appropriations Act, 1997 September 26, 1996

Thank you very much. Thank you, Tipper; thank you, ladies and gentlemen. To the Members of Congress who are here, all the advocates of the various profoundly important issues in this bill, thank you for being here.

This is truly a landmark day in our efforts to strengthen our families, our community, and our future. We have worked very hard here for 4 years to create in America a sense that there should be opportunity for everybody, responsibility from every citizen, and a strong sense of community. We should work together to help each other make the most of our own

Today, with this legislation, we are truly upholding the basic American value of community. We're helping parents to care for their children, honoring those who have served our country in the military, encouraging our young people to serve in their communities, and living up to the duties we owe to one another. By ensuring 48-hour hospital stays for mothers and newborns, battling discrimination against mental illness, caring for children of veterans who suffer from a terrible disease, we affirm that we will do everything we can to strengthen our families and build a stronger future.

We also build a stronger future and a stronger community through service. I want to especially thank the Congress for reinforcing our national service initiative, AmeriCorps, in this bill. It helps young people earn their way through college, makes our streets safer, cleans our environment, and soon, with even greater focus, our AmeriCorps volunteers will be working with parents and teachers to make sure all of our young children can read.